

**METHOD AND APPARATUS FOR PROMOTING USE OF A FINANCIAL  
PRODUCT**

**ABSTRACT OF THE DISCLOSURE**

- 5       A system, method, apparatus, means, and computer program code for efficiently promoting use of a financial product (e.g., credit card). According to embodiments of the present invention, an entity may receive information regarding past responses by recipients of one or more prior promotional communications. From this and other data regarding the recipients, statistically significant variables can be determined that can be  
10 used to indicate future responses by potential recipients of other promotional communications and likelihood of obtaining a desired response from different groups of recipients.

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